

## CLAIMS

What is claimed is:

1. A method comprising:  
  
receiving, from a third party shopping cart application, detailed information concerning one or more items placed by a user in a virtual shopping cart hosted by a merchant web site, the detailed information being sent by the third party shopping cart application in response to a user request to proceed with a payment for the one or more items; and  
  
upon receiving the detailed information from the third party shopping cart application, communicating to the user via a communications network one or more user interfaces that facilitate processing of the payment for the one or more items, the one or more user interfaces allowing the user to view content of the virtual shopping cart.
2. The method of claim 1 wherein the detailed information is selected, for each of the one or more items, from the group consisting of an item name, an item number, an item price and an item quantity.
3. The method of claim 1 wherein the user request to proceed with the payment is received when the user clicks a checkout button on the merchant web site.
4. The method of claim 1 wherein the one or more user interfaces comprise a login user interface to facilitate user input of personal information and a payment confirmation user interface to facilitate user input confirming the payment.
5. The method of claim 4 wherein the payment confirmation user interface displays the

contents of the virtual shopping cart.

6. The method of claim 4 wherein the login user interface includes a link to the contents of the virtual shopping cart.

7. The method of claim 4 wherein the personal information includes user credit card information if the user is a new user of an online payment service.

8. The method of claim 1 further comprising:  
upon processing the payment for the one or more items, presenting to the user a personal account user interface displaying information concerning the payment.

9. The method of claim 8 wherein the personal account user interface includes a link to the contents of the virtual shopping cart.

10. An apparatus comprising:  
a third party shopping cart interface to receive, from a third party shopping cart application, detailed information concerning one or more items placed by a user in a virtual shopping cart hosted by a merchant web site, the detailed information being sent by the third party shopping cart application in response to a user request to proceed with a payment for the one or more items; and

a payment processor to communicate, upon receiving the detailed information from the third party shopping cart application, to the user via a communications network one or more user interfaces that facilitate processing of the payment for the one or more items, the one or more user interfaces allowing the user to view content of the virtual shopping cart.

11. The apparatus of claim 10 wherein the detailed information is selected, for each of the one or more items, from the group consisting of an item name, an item number, an item price and an item quantity.
12. The apparatus of claim 10 wherein the user request to proceed with the payment is received when the user clicks a checkout button on the merchant web site.
13. The apparatus of claim 10 wherein the one or more user interfaces comprise a login user interface to facilitate user input of personal information and a payment confirmation user interface to facilitate user input confirming the payment.
14. The apparatus of claim 13 wherein the payment confirmation user interface displays the contents of the virtual shopping cart.
15. The apparatus of claim 13 wherein the login user interface includes a link to the contents of the virtual shopping cart.
16. The apparatus of claim 10 wherein the payment processor is further to present to the user a personal account user interface displaying information concerning the payment upon processing the payment for the one or more items.
17. The apparatus of claim 16 wherein the personal account user interface includes a link to the contents of the virtual shopping cart.

18. A system comprising:

a merchant web site to implement a third-party shopping cart application that allows a user to place one or more items offered by the merchant web site in a virtual shopping cart hosted by the merchant web site;

a client, coupled to the merchant web site via a communications network, to present user interface information that facilitates processing of a user payment for the one or more items in the virtual shopping cart; and

an online payment service, coupled to the merchant web site and the client via the communications network; to receive detailed information concerning the one or more items in the virtual shopping cart from the third-party shopping cart application, and to communicate to the user via the communications network one or more user interfaces that facilitate processing of the payment for the one or more items, the one or more user interfaces allowing the user to view content of the virtual shopping cart.

19. The system of claim 18 wherein the detailed information is selected, for each of the one or more items, from the group consisting of an item name, an item number, an item price and an item quantity.

20. The system of claim 18 wherein the user request to proceed with the payment is received when the user clicks a checkout button on the merchant web site.

21. The system of claim 18 wherein the one or more user interfaces comprise a login user interface to facilitate user input of personal information and to display the contents of the virtual shopping cart, and a payment confirmation user interface to facilitate user input confirming the payment and to include a link to the contents of the virtual shopping cart.

22. A computer readable medium comprising instructions, which when executed on a processor, cause the processor to perform a method comprising:

receiving, from a third party shopping cart application, detailed information concerning one or more items placed by a user in a virtual shopping cart hosted by a merchant web site, the detailed information being sent by the third party shopping cart application in response to a user request to proceed with a payment for the one or more items; and

upon receiving the detailed information from the third party shopping cart application, communicating to the user via a communications network one or more user interfaces that facilitate processing of the payment for the one or more items, the one or more user interfaces allowing the user to view content of the virtual shopping cart.

23. The computer readable medium of claim 22 wherein the detailed information is selected, for each of the one or more items, from the group consisting of an item name, an item number, an item price and an item quantity.

24. The computer readable medium of claim 22 wherein the one or more user interfaces comprise a login user interface to facilitate user input of personal information and to display the contents of the virtual shopping cart, and a payment confirmation user interface to facilitate user input confirming the payment and to include a link to the contents of the virtual shopping cart.